

- UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

6. In 2009 I represented approximately 300 consumers in Federal Court in FDCPA matters.

7. To date, I have acted as lead trial counsel in over 600 FDCPA matters filed in federal courts, acted as lead trial counsel in hundreds of RFDCPA matters filed in California Superior Court and have acted as associate counsel or otherwise assisted in hundreds of other FDCPA/RFDCPA matters handled by Krohn & Moss, Ltd.

8. Counsel for Plaintiff has asked me to review the time submitted for this case and I find that the time incurred by Plaintiff's counsel is reasonable given the complexity of the issues presented and research necessary to initiate and prosecute the Plaintiff's claim.

9. Based upon my observations, experience and research into the current rates for consumer lawyers within the community, the hourly rates requested by Kimmel & Silverman, P.C. are commensurate with experience and in accord with the prevailing rates for consumer lawyers practicing under the FDCPA in the legal community.

I declare under penalty of perjury under the laws of the State of Pennsylvania that the foregoing is true and correct.

/s/ Nicholas Bontrager  
Nicholas Bontrager  
Krohn & Moss

Dated: June 2, 2011